



Introducing Your Employee Benefits Program

The State of Idaho offers a comprehensive benefits package to eligible employees.

Benefits Eligibility

An employee of the State of Idaho who is expected to work at least twenty (20) hours per week and at least five (5) consecutive months is eligible to participate in any of the group insurance coverage sponsored by the state. Their spouses and dependent children may also be eligible for coverage.

Effective Date

If enrollment occurs within 30 days of hire date, coverage will begin the first day of the month following the date of hire.

Plan Year

The plan year for medical, dental, and vision coverage is July 1st to June 30th.

Premiums and the Premium Only Plan

Health insurance premiums are based on an employee's average hours per pay period; the appropriate premium will be divided in half and taken out of the first and second paychecks of each month. If an employee elects to participate in the Premium Only Plan, their premiums will be deducted on a pre-tax basis.

Flexible Spending Account (FSA) Program

The FSA allows employees to pay for eligible health care and dependent daycare expenses on a tax-free basis. Eligible employees can enroll in the FSA on the first day of the month following their date of hire, provided an application is submitted within 30 days of hire. Employees who do not enroll during that initial 30 day period will have to wait until the following Open Enrollment. Participants are required to reenroll during open enrollment each year and pay a monthly administrative fee.

- The Medical Reimbursement Account allows an employee to set aside up to \$2,500 per plan year to pay for eligible health care expenses.
- The Dependent Care Account allows an employee to set aside up to \$5,000 per plan year for eligible dependent care expenses.

Health/Dental/Vision Insurance

Medical Coverage is provided by Blue Cross of Idaho. There are three plan options, a Preferred Provider Option (PPO), a Traditional Plan, and a High Deductible Plan. Employees may add or drop dependent coverage at any time. If an employee wishes to change their plan option, it can only be done during the designated Open Enrollment timeframe every year.

Dental Coverage is provided by Blue Cross of Idaho. Employees enrolled in medical coverage are automatically enrolled in dental coverage. Dental coverage may be accepted or declined for ALL dependents. However, it should be noted that if the employee declines dependent coverage, future coverage may only be added during a Dental Open Enrollment.

Vision Coverage is provided by Vision Services Provider (VSP) through Blue Cross of Idaho. Employees and dependents enrolled in medical coverage are automatically enrolled in vision coverage.

Disability Program

Short Term Disability and Long Term Disability coverage's are automatically provided to all eligible employees, at no cost to you.

Life Insurance

Basic Life Insurance, through Principal, is provided by the State, at no cost to you. Additional State sponsored plans include Principal Voluntary Term Life (VTL) and National Conference on Public Employee Retirement Systems (NCPERS) Voluntary Group Life.

Employee Assistance Program (EAP)

ComPsych provides benefits-eligible employees and dependents 5 free professional counseling sessions per year to assist with personal, emotional, and professional needs. Enrollment in one of the medical plans is not necessary to take advantage of this benefit.

Mental Health and Substance Abuse Treatment

Blue Cross and ComPsych also provide a coordinated approach to the treatment of emotional, behavioral, mental health and substance abuse issues. Employees and/or dependents must be enrolled in one of the medical coverage plans to utilize this service.

Waiting Periods

Medical Plans

There are no waiting periods in any of the State's employee medical plans.

Dental Plan

For all new dental plan enrollees, there is a twelve (12) month waiting period for major care (covered crowns, bridges, dentures) and orthodontia services.

Your time enrolled in a prior dental plan cannot be credited against the waiting period in the State's dental plan.

Wellness/Health Promotion Programs

- The State of Idaho offers employees "[Health Matters](#)," a statewide wellness program to enhance the effectiveness and well being of state employees through improving their health.
- Thrive Idaho is an employee health promotion program that is designed to promote healthy lifestyles through a variety of programs and resources for State of Idaho employees. [Thriveidaho](#), was developed through Governor Otter's initiative in 2012 to provide employees with a health promotion program that rewards them for taking charge of their health! To participate, employees currently covered under one of the State's group medical plans can accumulate points as they complete the components of [thriveidaho](#).
- The State of Idaho also offers a variety of other health promotion resources including Blue Cross of Idaho Well Connected, Tobacco Cessation, and Blue Cross discounts.

Retirement

The State of Idaho provides eligible employees with several options to plan for retirement. These include:

PERSI Base Plan (your pension): Enrollment for eligible employees is automatic in this defined benefit plan. The current contribution rate for general employers is 11.32% and 6.79% for general employees.

PERSI Choice 401(k) Plan: An optional defined contribution plan that allows employees to contribute a portion of their salary on a tax-deferred basis.

Nationwide Deferred Compensation Plan (457): An optional defined contribution plan that allows employees to contribute a portion of their salary on a tax-deferred basis.

Leave

Eligible employees accrue paid sick and vacation leave. Accrual rates are based on current position held, longevity, and the number of hours that are worked per week. In addition other miscellaneous leave benefits may be available to employees.

Holidays

The State of Idaho recognizes ten paid holidays. These include:

- New Year's Day
- Idaho Human Rights Day
- President's Day
- Memorial Day
- Independence Day
- Labor Day
- Columbus Day
- Veteran's Day
- Thanksgiving Day
- Christmas

Worker's Compensation

The state provides worker's compensation for its employees through the Idaho State Insurance Fund. This insurance protects employees against losses due to injuries or death sustained during the course of employment.

This is a summary of the State of Idaho employee benefit programs. Refer to the following websites for more information.

Office of Group Insurance

<http://www.adm.idaho.gov/insurance/>

Health Matters

<http://www.healthmatters.idaho.gov/>

NCPERS Voluntary Group Life Insurance

<https://www.employeebenefitswebsite.com/persi/>

Blue Cross Wellness

http://www.healthmatters.idaho.gov/Blue_Cross_Wellness.html